

# Exhibit M

to

Declaration of George F. Carpinello



ONPRC885  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

P.O. Box 6229  
Indianapolis IN 46206

January 8, 2009

703 113000214

**Marc Marson**  
246 E Bennett Street  
Amity, State 12345-0007

Account Number:

**ACT SOON  
OR THE DELINQUENCY OF YOUR STUDENT LOAN  
WILL BE REPORTED TO  
THE NATIONAL CREDIT BUREAUS**

One or more of your student loans is now delinquent. Accordingly, if you do not bring the delinquent loan(s) current before January 31, 2009, we will inform the national credit bureaus of the delinquency.

The reporting of this delinquency may hurt your credit and make it more difficult for you to obtain loans from lenders including auto loans, student loans, home loans, and credit cards.

You can prevent your delinquency from being reported to the national credit bureaus by bringing your loan(s) current. To make payment arrangements, contact [REDACTED] today at (877) 213-9223. Calling hours are 8:00 a.m. to midnight, Sunday through Thursday; 8:00 a.m. to 5:00 p.m. on Fridays; or 8:00 a.m. to noon on Saturdays (all times Eastern).

Our representatives are available to help you resolve this delinquency. Please call (877) 213-9223 today.

**YOUR DELINQUENCY MUST BE  
RESOLVED BEFORE  
January 31 2009  
OR WE WILL NOTIFY THE NATIONAL  
CREDIT BUREAUS OF THE DELINQUENCY**

CONFIDENTIAL

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